

## Student Account and Financial Aid Information – Fall 2019

Greetings from the Office of Student Financial Services! We are committed to your success and want to provide quality customer service so you can make informed decisions and successfully manage your student account. We encourage you to familiarize yourself with the topics below. Many questions may be answered by visiting our website at [www.wheatoncollege.edu/sfs](http://www.wheatoncollege.edu/sfs). If you would like additional assistance, email [sfs@wheatoncollege.edu](mailto:sfs@wheatoncollege.edu) or give us a call at 508.286.8232. Please note, the Office of Student Financial Services sends all official communications to the student's official Wheaton College email address.

### **Student Account Center (SAC)**

Wheaton's Student Account Center (SAC) is hosted through our payment systems provider, Nelnet Campus Commerce, previously known as Tuition Management Systems (TMS). In the SAC, you may view your billing statements, account transactions, and anticipated credits from financial aid; make online payments, enroll in a payment plan and grant account access to your parents or others. The SAC is a secure self-service site that provides access to real-time student account information. Wheaton posts all student bills in the SAC; **we do not print or mail bills**. Nelnet customer support is available Monday through Friday 8:00 am – 10:00 pm (ET) at 800.722.4867.

- \_\_\_\_\_ **Log in and review your billing statement (first available in mid-June in the SAC)**
- \_\_\_\_\_ **Grant SAC access to family members or others through the 'Manage Account Access' link in the SAC.**
- \_\_\_\_\_ **Make an online payment, or enroll in a payment plan through the SAC or by phone at 800.722.4867**
- \_\_\_\_\_ **Confirm your account is paid in full, covered by financial aid or on a payment plan by August 1.**

Student Access to the Student Account Center through **insidewheaton**: choose *WINDOW*, *Student and Financial Records*, *Financial Records* then *Student Account Center*. You will automatically be connected to your student account (single sign-on). If you log in directly at <http://www.wheatoncollege.afford.com> you will need to enter your Wheaton credentials (WID and password).

**Authorized Parent/Proxy User Access to the Student Account Center**: Once you receive the account access invitation and complete the registration process, your proxy may log in at [www.wheatoncollege.afford.com](http://www.wheatoncollege.afford.com) using the email and password set up during registration. *The Office of Student Financial Services confirms an individual's authorization in the Student Account Center before providing detailed account information to family members.*

### **Payment and Financial Holds**

Student accounts not fully paid, on an approved current payment plan, covered by pending financial aid funds, and/or an approved loan by each semester's due dates – August 1 and January 1, will have a financial hold placed on their record that prevents the release of room keys at check in, and from adding and dropping courses. A \$100.00 late fee will be assessed each month that a balance remains past the due date. Please note – rather than worry about whether or not your mailed payment is received by the semester's due date, we recommend making online payments 24/7 for expediency.

- \_\_\_\_\_ **Fall term payment due date is August 1. Spring term due date is January 1.**
- \_\_\_\_\_ **Request college savings plan (529 account) payments by July 1 to ensure the payments credits your student account by August 1. Inform outside scholarship organizations to send payments directly to the college at least ten days prior to the semester's due date at: Wheaton College, Office of Student Financial Services, 26 E. Main St., Norton, MA 02766. The student's full name and Wheaton ID must be listed on the payment.**
- \_\_\_\_\_ **Enroll in a payment plan at [www.wheatoncollege.afford.com](http://www.wheatoncollege.afford.com).** For fall payment plans - the six-month plan begins June 1, the five-month plan begins July 1 and the four-month payment plan begins August 1. For spring payment plans – the six-month plan begins December 1 or the five-month begins January 1. There is no four-month plan available for spring semester.

## **Financial Aid**

If you have a financial aid award that includes a Federal Direct Subsidized or Unsubsidized Loan, you must complete online Loan Entrance Counseling and electronically sign the Master Promissory Note (MPN) in order for the funds to disburse to your account. This is a one-time requirement. If you are a new borrower, please follow the directions at <https://wheatoncollege.edu/about-wheaton-college/offices-services/student-financial-services/loan-programs/student-loan-borrower-instructions/> to complete Loan Entrance Counseling and your MPN.

To apply for a Federal Direct PLUS Parent Loan, please complete Wheaton's PLUS loan pre-application form ([available here](#)) by July 1 to ensure your loan is processed and approved prior to the fall semester due date of August 1. Alternative loan information is located at <http://wheatoncollege.edu/sfs/loan-programs/private-loan-information/>. All loans must be certified prior to August 1 in order to avoid late fees.

\_\_\_\_\_ **Complete Loan Entrance Counseling by July 1 for your Federal Direct Loan(s)**

\_\_\_\_\_ **Complete your MPN by July 1 for your Federal Direct Loan(s)**

\_\_\_\_\_ **Start the Federal Direct Parent Loan (PLUS) and/or alternative loan application process by July 1**

## **Student Health Insurance Requirements**

Massachusetts state law requires all full time students to have health insurance coverage that meets or exceeds that the coverage provided by a Massachusetts Qualifying Student Health Insurance Plan (QSHIP). In order to meet the state's requirements, all students are billed for annual coverage for health insurance in two installments; the first on the fall semester bill and the second on the spring semester bill.

If you are eligible to waive the insurance charge due to existing coverage under a *comparable plan*, you must complete an online waiver by August 27, at [www.gallagherstudent.com](http://www.gallagherstudent.com). International students should note that plans located outside the United States do not satisfy the Massachusetts coverage requirement. The annual student health insurance coverage is from August 6 through August 5 of the next calendar year. Questions regarding health insurance coverage and/or the waiver process should be directed to Gallagher Student Health, our insurance partner, at 800.406.4979.

\_\_\_\_\_ **Review health insurance required coverage** at <https://wheatoncollege.edu/campus-life/staying-healthy/office-of-health-wellness/health-insurance/>. Waiver requests must be completed by August 27. If you complete a waiver request, please keep a copy of the email confirmation for your records.

## **Tuition Insurance through GradGuard**

GradGuard's Tuition Protection Plan supplements Wheaton's refund policy in the case of complete withdrawal from all courses due to medical necessity. We encourage you to review the plan coverage and exclusions. The option to purchase coverage from GradGuard will be presented through your SAC. For coverage details and questions please contact GradGuard at [customerservice@gradguard.com](mailto:customerservice@gradguard.com) or 866.724.4384. Wheaton's refund policy and tuition and fee information is located at [www.wheatoncollege.edu/sfs/costs-payments/refund-policy](http://www.wheatoncollege.edu/sfs/costs-payments/refund-policy).

\_\_\_\_\_ **Review GradGuard's Tuition Protection Plan.** This plan is OPTIONAL and you may customize your coverage amount by contacting GradGuard directly. The enrollment deadline is the day before classes begin each semester.

## **Sign In**

Each student must complete online "Sign-In" through *insidewheaton* at the beginning of each term. More information will be sent from the Registrar's Office to your Wheaton email just prior to the start of the term.

We look forward to you seeing you on campus. Our office hours are Monday through Friday 8:30 am to 4:30 pm.